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July 31, 2006

Number of Pages (including this cover sheet): 8_

PATENT APP #: 10/035,890

Dear Examiner Havan,

Attached is our response to your finding dated June 1, 2006. I would appreciate the opportunity to discuss to make sure it is clear and presented in the right format. To that end I will call you later today to establish a convenient day and time.

I am also mailing a copy of this to PO Box 1450.

Thank you for your attention to this matter.

A handwritten signature in black ink, appearing to read "E. M. Dunham, Jr.", with a stylized, cursive script.

Cc: E. M. Dunham, Jr.

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of: NAGAN, D and DUNHAM, E. JR.

Serial No. 10/035,890

Examiner: HAVAN, THU THAO

Filing date: December 31, 2001 Group Art Unit: 3624

For: PROGRAMMED ASSESSMENT OF TECHNOLOGICAL
LEGAL AND MANAGEMENT RISKS

Clarification of AMENDMENT, 37 C. F. R. § 1.111

Commissioner of Patents
P.O.Box 1450
Alexandria, VA 22313-1450

Sir,

Introductory Statement

Applicants submit this clarification in response to the official action mailed June 1, 2006. This clarification contains:

Amendment of the claims, including a complete listing of the pending claims to replace the claims of record (no claims are added and no fee is required)

Arguments pointing out specific distinctions believed to render the added new limitations of claim(s) 1 as patentable over the applied reference.

Reconsideration and allowance are requested

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